

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Reading)**

In Re:	:	
	:	
Christene E Misciagna	:	Chapter 13
Debtor,	:	Case No. 18-16389-ELF
	:	
	:	
Deutsche Bank National Trust Company,	:	
as Trustee for Soundview Home Loan	:	
Trust 2007-WMC1, Asset Backed	:	
Certificates, Series 2007-WMC1	:	
	:	
Movant,	:	
v.	:	Hearing: May 30, 2019
	:	Courtroom # 1
Christene E Misciagna	:	
Debtor,	:	
And	:	
	:	
Scott Waterman, Esquire	:	11 U.S.C. §362(d)
Trustee,	:	
	:	
Respondent.	:	
	:	

**STIPULATION RESOLVING
MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

THIS matter being opened to the Court by Brian E. Caine, Esquire, of the law office of Parker McCay P.A., attorneys for the secured creditor, Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2007-WMC1, Asset Backed Certificates, Series 2007-WMC1, (hereinafter "Movant"), upon a Motion for Relief from the Automatic Stay and Co-Debtor Stay and as to Real Property, more commonly known as 1045 Spruce Street, Columbia PA 17512; and the law firm of Nikolaus & Hohenadel, LLP appearing on behalf of Debtor, Christene E Misciagna, and it appearing that the parties have amicably resolved their differences and for good cause shown;

1. As of May 20, 2019 the post-petition arrears is **\$2,464.24**.
2. The Debtor is due for the regular monthly payments of \$1,070.53 each due March 1, 2019, April 1, 2019 and May 1, 2019; with a suspense balance of \$747.35.

3. The debtor agrees to reimburse the Movant \$831.00 for its attorney fees and costs for the Motion.

4. The debtor will cure the post-petition arrears (\$2,464.24) along with the attorney fees and costs (\$831.00) by adding \$549.21 to the regular monthly payments each due June 1, 2019 to and including November 1, 2019.

5. The debtor will resume regular monthly payment starting with the December 1, 2019 payment, and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.

6. If the debtor fails to make any of the payments stated herein, then counsel for the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay as to the mortgaged property herein. However, before a Certification of Default can be filed, Movant must first provide a notice of default to the Debtor and Debtor's attorney which provides the Debtor with a twenty-one (21) day right to cure said default.

The undersigned hereby consent to the form and entry of the within Stipulation.

/s/Brian E. Caine
Brian E. Caine, Esquire
Attorney for Movant

/s/Matthew Bleacher
Matthew Bleacher, Esquire
Attorney for Debtor


Concurrence by the Chapter 13 Trustee

ORDER

AND NOW, this 3rd day of July, 2019, it is hereby ORDERED

that the foregoing Stipulation is approved.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE